

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Calvin Beard
 Teresa R. Beard
 Debtors

Case No. 17-10747-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 12

Date Rcvd: Jan 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2018.

db/jdb	+Calvin Beard, Teresa R. Beard, 661 Arbor Road, Lansdowne, PA 19050-3313
cr	+McElroy, Deutsch, Mulvaney & Carpenter, LLP, 1617 John F. Kennedy Blvd., Suite 1500, Philadelphia, PA 19103-1815
cr	+Santander Consumer USA, Inc., P.O. Box 660633, Dallas, TX 75266-0633
cr	Wells Fargo Bank, N.A./Wells Fargo Home Mortgage, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
14008061	+WELLS FARGO BANK, N.A., c/o JILL MANUEL-COUGHLIN, Powers, Kirn & Associates, LLC, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
13871030	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
13900537	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
13860680	+Wells Fargo Bank, NA, 3476 Stateview Blvd., Fort Mill, SC 29715-7200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Jan 04 2018 01:50:13 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
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smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Jan 04 2018 01:49:53

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 04 2018 01:50:04 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

cr E-mail/Text: bankruptcy@phila.gov Jan 04 2018 01:50:12 City of Philadelphia, Law Department, c/o Megan N. Harper, 1401 JFK Blvd. Room 580, Philadelphia, PA 19102
 TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2018 at the address(es) listed below:

JILL MANUEL-COUGHLIN on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
 JIM PEAVLER on behalf of Creditor PA Dept of Revenue RA-occbankruptcy6@state.pa.us, RA-occbankruptcy6@state.pa.us
 MATTEO SAMUEL WEINER on behalf of Creditor Citigroup Mortgage Loan Trust Inc et al... bkgroup@kmlawgroup.com
 MATTEO SAMUEL WEINER on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee bkgroup@kmlawgroup.com
 MATTHEW A. LIPMAN on behalf of Creditor McElroy, Deutsch, Mulvaney & Carpenter, LLP mlipman@mdmc-law.com, pbryant@mdmc-law.com;sshidner@mdmc-law.com
 MEGAN N. HARPER on behalf of Creditor City of Philadelphia megan.harper@phila.gov, james.feighan@phila.gov
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
 WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA, Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
 ZACHARY PERLICK on behalf of Debtor Calvin Beard Perlick@verizon.net, pireland1@verizon.net

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Date Rcvd: Jan 03, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

ZACHARY PERLICK on behalf of Joint Debtor Teresa R. Beard Perlick@verizon.net,
pireland1@verizon.net

TOTAL: 11

I ASSOCIATES, LLC
by: Jill Manuel-Coughlin, Esquire
ID# 63252
8 Neshaminy Interplex, Suite 215
Trevose, PA 19053
Telephone: 215-942-2090
Attorney for Movant/ 17-1514

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Calvin Beard Teresa R. Beard Debtors	Chapter 13 Proceeding 17-10747 MDC
WELLS FARGO BANK, N.A. v. Calvin Beard Teresa R. Beard William C. Miller, Esquire Respondents	
Movant	

**STIPULATION IN SETTLEMENT OF
MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Jill Manuel-Coughlin, Esquire on behalf of secured creditor, WELLS FARGO BANK, N.A. ("Movant").

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:


1. The Automatic Stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. This Stipulation pertains to the property located at 661 Arbor Road, Yeadon, PA 19050, mortgage account ending with 9507.
3. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtors and Movant, agree to the following:
 - (a) Parties acknowledge that the current regular post-petition payment is **\$1,054.71**.
 - (b) Parties acknowledge that the following amounts are currently due post-petition:

Monthly Payments: 8/1/2017 – 12/1/2017 @ \$1,054.71	\$5,273.55
Less Debtor Suspense:	(\$11.91)
Total Post-Petition Arrearage:	\$5,261.64

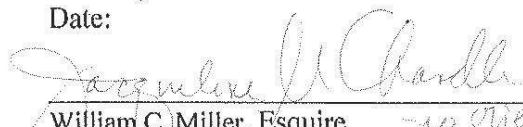
- (c) Commencing with the 1/1/2018 payment the Debtors shall resume and shall continue to make all regular monthly post-petition payments when they are due in accordance with the terms of the Note & Mortgage.
- (d) On or before 12/31/2017, Debtors shall make a down-payment to Movant in the amount of **\$1,054.71**.
This payment shall be applied to the post-petition arrears as shown in paragraph 3 (b) above.

- (e) Beginning JANUARY 2018 and continuing monthly through JUNE 2018; in addition to the regular monthly post-petition payment; Debtors shall pay to Movant the additional sum of **\$701.16** per month (*parties agree that the remaining \$.03 from the final stip payment will be placed in debtor suspense to credit the overage*). Additional "stip payments" shall be due on the last day of each month. These additional payments shall be applied towards the arrears shown in paragraph 3(b) above.
- (f) If sufficient proof is provided (front and back copies of checks or money orders) of payments made, but not credited, the account will be adjusted accordingly.
- (g) All post-petition payments from Debtors to Movant shall be sent to Wells Fargo Bank N.A. Attention: Bankruptcy Payment Processing/MAC #X2302-04C, One Home Campus, Des Moines, IA 50328.
- (h) The provisions of the Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the contract and applicable law.
- (i) The Debtors shall timely tender all payments and comply with all conditions in accordance with this Stipulation. If such payments or conditions are not timely made, or if the case should convert to a Chapter 7 Bankruptcy, Movant may provide the Debtors and their counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and an Order shall be entered granting Movant relief from the automatic stay without further notice and hearing and waiving FED. R. Bankr. P. 3002.1 and waiving Rule 4001 (a)(3) so that the Relief Order is immediately effective and enforceable.
- (j) The parties agree that a facsimile may be submitted to the Court as if it were an original.

STIPULATED AND AGREED TO BY:

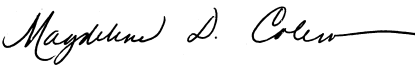

Zachary Perlick, Esquire
Attorney for Debtors
Date:

/s/ Jill Manuel-Coughlin, Esquire
Jill Manuel-Coughlin, Esquire
Attorney for Movant
Date:


William C. Miller, Esquire
Trustee
Date: 1/2/18

***without prejudice to any
trustee rights or remedies**

On this 3rd day of January, 2018, approved by the Court.


United States Bankruptcy Judge
Magdeline D. Coleman